

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ernest Elmore Fore, Jr.
Deborah Ann Fore
Debtors

Case No. 12-04271-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: karendavi
Form ID: 3180W

Page 1 of 3
Total Noticed: 72

Date Rcvd: Oct 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2017.

db/jdb +Ernest Elmore Fore, Jr., Deborah Ann Fore, 232 Hunterstown Road,
Gettysburg, PA 17325-7840
4147381 +1 & 1 INTERNET INC, 701 LEE ROAD, SUITE 300, WAYNE, PA 19087-5612
4147382 +ADVANCED RADIOLOGY, POST OFFICE BOX 64580, BALTIMORE, MD 21264-4580
4147384 +AMERICAN CONSUMER SHOW, C/O RAPID RECOVERY SOLUTIONS, 25 ORVILLE DRIVE STE 101A,
BOHEMIA, NY 11716-2510
4147386 +ARSI, 555 ST CHARLES DRIVE STE 100, THOUSAND OAKS, CA 91360-3983
4204073 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4147390 CAC FINANCIAL CORP, 2601 NW EXPRESSWAY, SUITE 1000 EAST, OKLAHOMA CITY, OK 73112-7236
4147392 CAPITAL RECOVERY CORP, POST OFFICE BOX 1008, ALPHARETTA, GA 30009-1008
4147396 +CLIPPER MAGAZINE, 3708 HEMPLAND ROAD, POB 610, MOUNTVILLE, PA 17554-0610
4161689 CLIPPER MAGAZINE LLC #38717, C/O: KODAK LAW OFFICES PC, PO BOX 11848,
HARRISBURG PA 17108-1848
4147398 +COMMERCIAL ACCEPTANCE CO, POST OFFICE BOX 3268, CAMP HILL, PA 17011-3268
4147401 +DIV ADJ SERV, 600 COON RAPID BLVD, MINNEAPOLIS, MN 55433-5549
4147402 +EMERGENCY PHYS ASSOC OF PA PC, 2620 RIDGEWOOD RD STE 300, AKRON, OH 44313-3500
4147406 +GEMB/LOWES BUSINESS ACCT, ATTN BANKRUPTCY DEPT, POB 103104, ROSWELL, GA 30076-9104
4147407 +GUARDIAN PROTECTION SERVICES, 174 THORN HILL ROAD, WARRENDALE, PA 15086-7528
4147409 HANOVER MEDICAL EXPRESS, C/O PEERLESS CREDIT SERVICES, POST OFFICE BOX 518,
MIDDLETOWN, PA 17057-0518
4147410 HOME DEPOT, POST OFFICE BOX 13047, ROSWELL, GA 30076
4147411 HRRG, POST OFFICE BOX 189053, FORT LAUDERDALE, FL 33318-9053
4147412 +INTEGRITY FINANCIAL PARTNERS, 4370 W 109TH STREET, SUITE 100, LEAWOOD, KS 66211-1316
4147414 +INTERSTATE BUILDING MATERIALS INC, 322 LAUREL STREET, POST OFFICE BOX 708,
PITTSBURGH, PA 15222-4027
4147415 +KING ALARM COMPANY, C/O LAZARUS FINANCIAL, 5420 LBJ FREEWAY STE 577,
DALLAS, TX 75240-6264
4147416 +KML LAW GROUP PC, SUITE 5000 BNY MELLON IND CTR, 701 MARKET STREET,
PHILADELPHIA, PA 19106-1538
4147417 KODAK LAW OFFICES PC, POST OFFICE BOX 11848, HARRISBURG, PA 17108-1848
4147418 +LANSING BLDG PRODUCTS, POST OFFICE BOX 9489, HENRICO, VA 23228-0489
4148587 +Lansing Building Products, Inc., P.O. Box 9489, Richmond VA 23228-0489
4147423 +MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
(address filed with court: NCO FIN/99, POST OFFICE BOX 41466, PHILADELPHIA, PA 19101)
4147420 MEDICAL, C/O NATL RECOVERY, 2491 CRUMS MILL ROAD, HARRISBURG, PA 17111-1035
4147421 +MEDICAL, C/O COML ACCEPT, POST OFFICE BOX 6316, HARRISBURG, PA 17112-0316
4147422 MORRIS & ADELMAN PC, POST OFFICE BOX 30477, PHILADELPHIA, PA 19103-8477
4147425 NORTHSTAR LOCATION SERVICES LL, 4285 GENESEE STREET, BUFFALO, NY 14225-1943
4147426 PENN BILLING SERVICES, POST OFFICE BOX 988, HARRISBURG, PA 17108-0988
4147427 +QUANTUM IMAGING, DEPT 19687, POST OFFICE BOX 1259, OAKS, PA 19456-1259
4147428 +ROBINSON REAGAN & YOUNG PLLC, 105 BROADWAY SUITE 300, NASHVILLE, TN 37201-2121
4147429 SE EMERGENCY PHYSICIANS, 3429 REGAL DRIVE, ALCOA, TN 37701-3265
4183273 TD Auto Finance LLC, PO Box 16041, Lewiston, ME 04243-9523
4147435 +THE DANBURY MINT, 47 RICHARDS AVENUE, NORWALK, CT 06857-0001
4147436 +UNION MEMORIAL SPORTS MEDICINE, 3333 NORTH CALVERT STREET, SUITE 400,
BALTIMORE, MD 21218-6501
4147439 +WEATHERSHIELD EXTERIORS LLC, 103 N ORCHARD VIEW DRIVE, HANOVER, PA 17331-8227

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: IRS.COM Oct 05 2017 18:58:00 IRS, 1000 Liberty Avenue, Suite 806,
Pittsburgh, PA 15222-4027
cr EDI: RECOVERYCORP.COM Oct 05 2017 18:58:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4147383 +EDI: AFNIRECOVERY.COM Oct 05 2017 18:58:00 AFNI, POST OFFICE BOX 3097,
BLOOMINGTON, IL 61702-3097
4147385 EDI: AMEREXPR.COM Oct 05 2017 18:58:00 AMERICAN EXPRESS, CUSTOMER SERVICE,
POST OFFICE BOX 981535, EL PASO, TX 79998-1535
4166977 EDI: BECKLEE.COM Oct 05 2017 18:58:00 American Express Bank FSB, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4155790 EDI: AIS.COM Oct 05 2017 18:58:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4147388 EDI: BANKAMER.COM Oct 05 2017 18:58:00 BANK OF AMERICA, PO Box 31785,
Tampa, FL 33631-3785
4147387 EDI: BANKAMER.COM Oct 05 2017 18:58:00 BANK OF AMERICA, POST OFFICE BOX 982235,
EL PASO, TX 79998-2235
4467491 +EDI: BANKAMER.COM Oct 05 2017 18:58:00 Bank of America, N.A, (post Position),
7105 Corporate Drive, Mail Code PTX-B-209, Plano, TX 75024-4100
4151117 EDI: BANKAMER.COM Oct 05 2017 18:58:00 Bank of America, N.A., NC4-105-02-99,
PO Box 26012, Greensboro, NC 27420-6012
4147391 +E-mail/Text: cms-bk@cms-collect.com Oct 05 2017 18:59:18 CAPITAL MGMT SERVICES LP,
726 EXCHANGE STREET, SUITE 700, BUFFALO, NY 14210-1464
4147393 E-mail/Text: bmg.bankruptcy@centurylink.com Oct 05 2017 18:59:27 CENTURY LINK,
504 WASHINGTON STREET, MONROE, LA 71201-6822

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4147394 EDI: CHASE.COM Oct 05 2017 18:58:00 CHASE, POST OFFICE BOX 15298,
Wilmington, DE 19850-5298
4147397 +EDI: COLLECTCORP.COM Oct 05 2017 18:58:00 COLLECTCORP, POST OFFICE BOX 101928,
BIRMINGHAM, AL 35210-6928
4147399 EDI: DISCOVER.COM Oct 05 2017 18:58:00 DISCOVER FINANCIAL, POST OFFICE BOX 30943,
SALT LAKE CITY, UT 84130-0285
4147400 +EDI: AFNIRECOVERY.COM Oct 05 2017 18:58:00 DISH NETWORK, C/O AFNI, POST OFFICE BOX 3097,
BLOOMINGTON, IL 61702-3097
4150468 EDI: DISCOVER.COM Oct 05 2017 18:58:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4147403 E-mail/Text: bknotice@erccollections.com Oct 05 2017 18:59:27 ENHANCED RECOVERY CORPORATION,
8014 BAYBERRY ROAD, JACKSONVILLE, FL 32256-7412
4147405 +EDI: COLLECTCORP.COM Oct 05 2017 18:58:00 GATESTONE, POST OFFICE BOX 101928, DEPT 4947A,
BIRMINGHAM, AL 35210-6928
4147408 +E-mail/Text: baugherj@hanoverhospital.org Oct 05 2017 18:59:13 HANOVER HOSPITAL,
300 HIGHLAND AVENUE, HANOVER, PA 17331-2203
4147419 E-mail/Text: camanagement@mtb.com Oct 05 2017 18:59:18 M&T BANK, 1100 WEHRLE DRIVE,
BUFFALO, NY 14221
4147424 +E-mail/Text: eggssupportservices@egscorp.com Oct 05 2017 18:59:28 NCO FINANCIAL SYSTEMS INC,
507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308
4225333 EDI: PRA.COM Oct 05 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4152158 EDI: RECOVERYCORP.COM Oct 05 2017 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4147430 +E-mail/Text: compliance@sentrycredit.com Oct 05 2017 18:59:40 SENTRY CREDIT INC,
2809 GRAND AVENUE, EVERETT, WA 98201-3417
4147431 +EDI: NEXTEL.COM Oct 05 2017 18:58:00 SPRINT, POST OFFICE BOX 8077,
LONDON, KY 40742-8077
4147432 +EDI: STF1.COM Oct 05 2017 18:58:00 SUNTRUST BANK, POST OFFICE BOX 85052,
RICHMOND, VA 23285-5052
4163613 +EDI: STF1.COM Oct 05 2017 18:58:00 SunTrust Bank, Attn. Support Services,
P.O. Box 85092, Richmond, VA 23286-0001
4147433 EDI: AISTMBL.COM Oct 05 2017 18:58:00 T MOBILE CUSTOMER RELATIONS, POST OFFICE BOX 37380,
ALBUQUERQUE, NM 87176-7380
4147434 +EDI: CHRYSLER.COM Oct 05 2017 18:58:00 TD AUTO FINANCE, POST OFFICE BOX 9223,
FARMINGTON, MI 48333-9223
4147437 +EDI: VERIZONWIRE.COM Oct 05 2017 18:58:00 VERIZON, 1515 WOODFIELD ROAD, SUITE 1400,
SCHAUMBURG, IL 60173-5443
4147438 +EDI: VERIZONEAST.COM Oct 05 2017 18:58:00 VERIZON MARY, 500 TECHNOLOGY DRIVE, SUITE 300,
SAINT CHARLES, MO 63304-2225
4147440 +EDI: WFFC.COM Oct 05 2017 18:58:00 WFDS/WDS, POST OFFICE BOX 1697,
WINTERVILLE, NC 28590-1697
4165951 EDI: WFFC.COM Oct 05 2017 18:58:00 Wells Fargo Bank N. A. dba Wells Fargo Dealer Serv,
P O Box 19657, Irvine, CA 92623-9657

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4147395 WILMINGTON, DE 19850-5298
cr* +Lansing Building Products Inc, P.O. Box 9489, Richmond, VA 23228-0489
4147413* INTERNAL REVENUE SERVICE, SPECIAL PROCEDURES, POST OFFICE BOX 12051,
PHILADELPHIA,, PA 19105-2051
4164164* +TD Auto Finance LLC, PO Box 9223, Farmington, MI 48333-9223
4147389 ###BUREAU OF COLLECTION RECOVERY, 7575 CORPORATE WAY, EDEN PRAIRIE, MN 55344-2022
4147404 ###ERNEST FORE JR, 103 N ORCHARD VIEW DRIVE, HANOVER, PA 17331-8227

TOTALS: 1, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor BANK OF AMERICA, N.A. ASwartz@mwc-law.com,
ecfmail@mwc-law.com
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Gary J Imblum on behalf of Debtor Ernest Elmore Fore, Jr. gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com
Gary J Imblum on behalf of Joint Debtor Deborah Ann Fore gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com
James W Adelman on behalf of Creditor Lansing Building Products Inc mail@morrisadelman.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor Bank of America, N.A., et al... bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Mark E Morrison on behalf of Creditor IRS Usapam.bankr-harrisburg@usdoj.gov
Martin A Mooney on behalf of Creditor TD Auto Finance LLC tshariff@schillerknapp.com,
ahight@schillerknapp.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 Ernest Elmore Fore Jr.
First Name Middle Name Last Name
Debtor 2 Deborah Ann Fore
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:12-bk-04271-RNO**

Social Security number or ITIN **xxx-xx-9408**
EIN --
Social Security number or ITIN **xxx-xx-8986**
EIN --

Order of Discharge

12/15

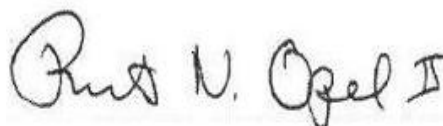
IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ernest Elmore Fore Jr.
aka Ernest E. Fore Jr., fka Pro Installations

Deborah Ann Fore
aka Deborah A. Fore, fka Weathershield Exteriors

**By the
court:**

October 5, 2017



Honorable Robert N. Opel
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.